What is claimed is:

1. (Currently Amended) An apparatus adapted for engagement with a concrete fillable formwork wall having elongated, octagonal tubular form elements comprising:

an insert panel, wherein the insert panel has at least one substantially straight or flat surface, wherein the panel has two ends and a male engagement portion at each end, and wherein each male engagement portion at each end is adapted to engage a matching female engagement portion on one elongated, octagonal tubular form element;

wherein the insert panel has one substantially straight or flat surface and is a formwork wall panel,

wherein the male engagement portions at each end extend from a same side of the wall panel.

wherein each male engagement portion has a first projection and an integral second projection resulting in two first projections at opposing ends of the wall panel and two second projections at opposing ends of the wall panel,

whereby the engagement of the male engagement portions on the insert panel to matching female engagement portions of two elongated, octagonal tubular form elements forms a triangular closed area between the two elongated, octagonal tubular form elements and the insert panel, and

whereby the engagement of the insert panel forms a substantially flat exterior wall surface along the elongated, octagonal tubular form elements to which the insert panel is engaged.

- 2. (Withdrawn) The apparatus of Claim 1, wherein the male engagement portion on each end of the insert panel comprises one or more of an engagement fin, projection, finger or lip.
- 3. (Withdrawn) The apparatus of Claim 2, wherein the male engagement portion on each end of the insert panel is T-shaped, P-shaped, H-shaped, or Y-shaped.

4. (Currently Amended) The apparatus of Claim 1,

wherein the insert panel has one substantially straight or flat surface and is a formwork-wall panel,

— wherein the male engagement portions at each end extend from a same-side of the wall panel;

wherein each male engagement portion has a first projection and an integral second projection.

wherein the first projections at the ends extend substantially parallel to the wall panel and each other, and

wherein the second projections at the ends extend substantially perpendicular to each other.

5. (Withdrawn) The apparatus of Claim1, wherein the insert panel has two substantially straight or flat surfaces residing at a perpendicular angle relative to each other to form a corner and is a formwork corner panel,

wherein the male engagement portions at each end extend from a same side of the corner,

wherein each male engagement portion has a first projection and an integral second projection,

wherein the first projections at the ends extend substantially perpendicular to each other, and

wherein the second projections at the ends extend substantially parallel to each other.

- 6. (Previously Presented) The apparatus of Claim 4, wherein the insert panel has perforations.
- 7. (Withdrawn) The apparatus of Claim 5, wherein the insert panel has perforations.

- 8. (Previously Presented) The apparatus of Claim 4, wherein the apparatus forms substantially flat walls of a building.
- 9. (Withdrawn) The apparatus of Claim 5, wherein the apparatus forms substantially flat walls of a building.
- 10. (Withdrawn) A method of finishing a plurality of elongated, octagonal tubular form elements to form a substantially flat wall, comprising the step of mating a male engagement portion of an end of an insert panel of Claim 1 with a female engagement portion of at least one of an elongated, octagonal tubular form element.
- 11. (Withdrawn) A method of finishing a plurality of elongated, octagonal tubular form elements to form a substantially flat wall, comprising the step of mating a male engagement portion of an end of an insert panel of Claim 2 with a female engagement portion of at least one of an elongated, octagonal tubular form element.
- 12. (Withdrawn) The apparatus of Claim 1, wherein the male engagement portion on each end of the insert panel is T-shaped, P-shaped, H-shaped, or Y-shaped.

13 -18. (Cancelled)